interface is illustrated by the diagram of Fig. 1 which shows an image 10 appearing on the screen of a typical data access device used to store and retrieve information either locally or through the Internet. The image 10 illustrates a familiar environment such as a home office with a desk 32 30 and a hutch 70. For instance, the data access device may be a desktop PC, a portable PC, cellular telephone, a PDA, a device dedicated for providing Internet access, such as WebTV, an Internet appliance and so on. This image 10 may be displayed for instance when a user access his web browser, or when he turns on the data access device on.

Page 13, third paragraph:

Back in Fig. 3, in step 216 the system is waiting for a selection from the user. The selection may be a return (218)which then initiates the loading of the original image 10 (step 202), or the selection of one of the bills, for example, the electrical bill.

Page 14, first full paragraph:

Alternatively, a user may select one of the drawers 54 34, for example the drawer associated with public service companies. Most if not all information regarding this subject is obtainable from web sites. Therefore, when this drawer is selected in step 212, then a page such as page 160 is displayed as shown in Fig.6 which also has three a section 162, a display zone 164 and another section 166. Section 162 indicates various choices available under this heading, such as a link to the electrical, gas, telephone company, the water works or the sanitation department. All of these choices represent web sites which are identified by their URL addresses stored as

A3   discussed below, and can be retrieved over the Internet in a standard manner.

Page 15, second paragraph:

Alternatively, the screen 10 can be customized to the requirements of each user

A4   by following a sign up/initialization process which is triggered by selecting the keys 48.

Once the site is customized, a specific user can use the system to store his specific

data, including bill payment, contact lists, lists of subscribed periodicals, etc. on the

memory 22 of PC 12. However, it is even more effective if some or all of this

information is stored on line. More specifically, the screen 12 10 puts the user in

contact with a server 170 shown in Fig. 7.